

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. _____

Judge _____

Buonopane, Janet L.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original

☐ Modified/Notice Required

Date: **September 13, 2021**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **DES**

Initial Debtor: **JLB**

Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ **200.00** per **month** to the Chapter 13 Trustee, starting on **10/01/2021** for approximately **60** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Straffi & Straffi	Administrative Expense	4,400.00
Standing Chapter 13 Trustee	507(a)(1) Admin	To be determined

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim

shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Quicken Loans - First Mortgage
Township Of Manchester - Home Imp Program

g. Secured Claims to Be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

___ Not less than \$ _____ to be distributed *pro rata*

___ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Hyundai Motor Finance	0.00	Installment account opened 3/1/2021 on 2021Hyunda Tucson	Assume	300.00

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Trustee Commissions

- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [X] NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes [X] No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[X] NONE

[] Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 2, 2021

/s/ Janet L. Buonopane

Debtor

Date: September 2, 2021

Joint Debtor

Date: September 2, 2021

/s/ Daniel E. Straffi, Jr.

Attorney for the Debtor(s)

In re:
Janet L. Buonopane
Debtor

Case No. 21-17559-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 28, 2021

User: admin
Form ID: pdf901

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Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2021:

Recip ID	Recipient Name and Address
db	Janet L. Buonopane, 27D Sterling St, Manchester, NJ 08759-5537
519317258	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519317259	Amex, PO Box 981537, El Paso, TX 79998-1537
519317260	Bobs Ds Furn, Des Moines, IA 50301
519317276	Continental Finance Company, Attn: Bankruptcy, PO Box 3220, Buffalo, NY 14240-3220
519317282	+ Dsnb Macys, PO Box 6789, Sioux Falls, SD 57117-6789
519317284	Giovanna Buonopane, 827 Sheridan Dr, Easton, PA 18045-5044
519317289	Jpmcb Card, PO Box 30281, Salt Lake City, UT 84130-0281
519317292	Lendclub Bnk, Attn: Bankruptcy, 595 Market St Ste 200, San Francisco, CA 94105-2802
519317295	+ Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
519317298	Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
519317299	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
519317300	Nissan-Infiniti Lt, PO Box 660366, Dallas, TX 75266-0366
519317311	Synbc/Eight Ciccolini, C/o, PO Box 965036, Orlando, FL 32896-5036
519317318	Synbc/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
519317331	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026
519317326	Target, c/o Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
519317327	Tbom/contfin, PO Box 8099, Newark, DE 19714-8099
519317328	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
519317330	Township Of Manchester, Home Improvement Program, 1 Colonial Dr, Manchester, NJ 08759-6501
519317332	Toyota Motor Credit Co, PO Box 9786, Cedar Rapids, IA 52409-0004
519317333	Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301
519317334	Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A Fl 3, Des Moines, IA 50301
519317335	Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
519317336	Wf/Bobs Fn, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 28 2021 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 28 2021 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519317257	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2021 20:39:00	Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
519317261	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 28 2021 20:45:09	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519317262	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 28 2021 20:45:15	Capital One Bank USA N, PO Box 31293, Salt Lake City, UT 84131-0293
519317263	Email/Text: GenesisFS@ebn.phinsolutions.com		

District/off: 0312-3

User: admin

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		Sep 28 2021 20:39:00	Cb Indigo/gf, PO Box 4499, Beaverton, OR 97076-4499
519317264	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2021 20:45:11	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519317266	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2021 20:45:17	Citibank North America, Citibank SD MC, 425 5800 South Corp Pl, Sioux Falls, SD 57101
519317267	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2021 20:45:17	Citibank/the Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519317268	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519317269	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenity Bank/Ashstwr, PO Box 182789, Columbus, OH 43218-2789
519317270	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenity Bank/Catherines, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519317274	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519317271	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenitybank/catherine, PO Box 182789, Columbus, OH 43218-2789
519317272	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenitybank/onestop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519317273	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenitybk/fullbeauty, PO Box 182789, Columbus, OH 43218-2789
519317275	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
519317277	Email/PDF: creditonebknotifications@resurgent.com	Sep 28 2021 20:45:16	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
519317278	Email/PDF: creditonebknotifications@resurgent.com	Sep 28 2021 20:45:10	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
519317279	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2021 20:45:11	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
519317280	Email/Text: mrdiscen@discover.com	Sep 28 2021 20:39:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
519317281	Email/Text: mrdiscen@discover.com	Sep 28 2021 20:39:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519317283	Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 28 2021 20:39:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
519317285	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2021 20:39:00	Gm Financial, PO Box 181145, Arlington, TX 76096-1145
519317286	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Sep 28 2021 20:39:00	Hyundai Motor Financ, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
519317287	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Sep 28 2021 20:39:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
519317265	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 28 2021 20:45:15	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519317288	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 28 2021 20:45:09	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519317290	Email/Text: PBNCNotifications@peritussservices.com	Sep 28 2021 20:39:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519317291	Email/Text: PBNCNotifications@peritussservices.com	Sep 28 2021 20:39:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115

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519317293	+ Email/Text: Documentfiling@lciinc.com	Sep 28 2021 20:39:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
519317294	+ Email/Text: Documentfiling@lciinc.com	Sep 28 2021 20:39:00	LendingClub, Attn: Bankruptcy, 595 Market St Ste 200, San Francisco, CA 94105-2807
519317296	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 28 2021 20:45:09	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519317297	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 28 2021 20:45:10	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
519317301	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2021 20:39:00	Pnc Bank, Attn: Bankruptcy, PO Box 94982, Cleveland, OH 44101-4982
519317302	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2021 20:39:00	Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
519317303	Email/Text: bankruptcy@prosper.com	Sep 28 2021 20:39:00	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
519317304	Email/Text: bankruptcy@prosper.com	Sep 28 2021 20:39:00	Prosper Marketplace In, 221 Main St, San Francisco, CA 94105-1906
519317306	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2021 20:39:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
519317305	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2021 20:39:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519317308	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/Amer Eagle, PO Box 965005, Orlando, FL 32896-5005
519317310	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
519317312	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/Home Dsgn Floori, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519317313	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/Home Dsgn Floori, C/o, PO Box 965036, Orlando, FL 32896-5036
519317315	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/Nationwd/Brand D, C/o, PO Box 965036, Orlando, FL 32896-5036
519317316	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/Nationwide/Brand D, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519317319	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/Walmart, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
519317307	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
519317309	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
519317314	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/lowes, PO Box 956005, Orlando, FL 32801
519317317	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Syncb/ppc, PO Box 965005, Orlando, FL 32896-5005
519317320	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519317321	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:15	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519317322	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519317323	Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:21	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519317324	Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-3

User: admin

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Total Noticed: 83

Sep 28 2021 20:45:21

Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

519317325

Email/PDF: gecsedl@recoverycorp.com

Sep 28 2021 20:45:15

Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

519317329

Email/PDF: Citi.BNC.Correspondence@citi.com

Sep 28 2021 20:45:17

Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:

Name

Email Address

Daniel E. Straffi

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TOTAL: 2